REMARKS

    In the Office Action mailed on July 27, 2006, the Examiner rejected all of the pending claims, nos. 9-14 and 41-64, as being anticipated by U.S. Patent No. 6,092,053 to Boesch, et al. ("Boesch"). For the reasons explained below, Applicants respectfully submit that the anticipation rejection is improper.

I.   Request for Copies of Initialed Information Disclosure Statements

    As a preliminary matter, the Office Action did not include initialed copies of any of the Information Disclosure Statements of record in the application. Applicants respectfully request that the Examiner supply initialed copies with the next action.

II.   Discussion of Boesch

    Boesch discloses a system that enables consumers 100 to make online purchases from participating merchants 120 using payment and shipping information stored by a Consumer Information Server ("CIS") server 140. The CIS server 140 provides what is commonly referred to as a "wallet service" or "wallet." During registration with the CIS server 140, the consumer supplies personal information (name, credit card number, shipping address, etc.) to be stored on the CIS server, and creates a passphrase for authentication purposes. During this process, the CIS server 140 also stores a cookie on the consumer's computer 102.

    Subsequently, when the registered consumer 100 accesses the web site/computer 122 of a participating merchant 100 (one that is registered with the CIS server 140), and selects an item to purchase, the consumer is presented with an option to complete the purchase using the wallet. If the consumer 100 selects this option and supplies valid authentication information requested by the CIS server 140, the CIS server sends the consumer's personal information to the merchant's computer/site 122; and the merchant's computer/site then uses this information to complete the transaction (see, e.g., col. 3, lines 55-61; col. 7, lines 36-44; col. 9, lines 36-60 and col. 9, lines 50-52). Thus, although the CIS server 140 supplies the information used to collect payments from the consumers, the CIS server does not itself charge the consumers' credit cards or otherwise collect the payments.

    Boesch also describes scenarios in which a consumer can complete a transaction with a merchant prior to registering with the CIS server.

III.   Discussion of Claims

Applicants respectfully submit that the anticipation rejection is improper as to each pending claim because, among other reasons, Boesch does not explicitly or inherently disclose all of the limitations of any independent claim. Each independent claim is discussed below.

<div align="center">Independent Claim 9</div>

The anticipation rejection of Claim 9 is improper because, among other reasons, Boesch does not disclose "a service provider site that collects payments from users, including single-action payments initiated from pages of external sites." The Office Action does not specify whether the Examiner is reading this language on the CIS server of Boesch, or on the merchant computer/site of Boesch. Indeed, neither can serve as the service provider site as claimed. Specifically, the CIS server cannot serve as the claimed service provider site because it does not collect payments from users. The merchant's computer/site cannot serve as the claimed service provider site because it does not collect "single-action payments initiated from pages of external sites."

The anticipation rejection of Claim 9 is also improper because Boesch does not disclose the following combination of limitations: "a content provider site that is external to the service provider site, the content provider site comprising a content page, and including an additional page that includes a selectable link to the content page, ... wherein selection of the link by a visitor who is registered with the service provider site causes the service provider site to charge the visitor a fee for accessing the content page and causes the content page to be displayed by a browser of the visitor." In connection with these limitations, the Office Action does not specify which elements of Boesch the Examiner is treating as the "content provider site," "content page," "additional page," "service provider site," and "link." If the Examiner maintains the rejection over Boesch, he is respectfully requested to supply this information.

<div align="center">Independent Claim 41</div>

The anticipation rejection of Claim 41 is improper because, among other reasons, Boesch does not disclose the following in the context of the other limitations of the claim: "on the payment service provider site, in response to selection of the link by a user: (a) collecting payment from the user; (b) generating a string containing transaction information associated with

the payment; and (c) redirecting a browser of the user to a destination location on the content provider site such that the string is passed to the content provider site with a destination URL."

Regardless of whether the CIS server or the merchant computer/site of Boesch is treated as the "payment service provider site," the foregoing limitations are not met. For example, if the CIS server is treated as the payment service provider site, step (a) ("collecting payment from the user") is not met because the CIS server of Boesch does not collect payments. If, on the other hand, the merchant computer/site is treated as the "payment service provider site," at least step (c) of the claim would not be met, as the merchant computer/site in Boesch does not perform this step.

The anticipation rejection of Claim 41 is also improper because Boesch does not disclose the following in the context of the other limitations of the claim: "on the content provider site, determining whether the string passed with the destination URL is valid to determine whether the user is authorized to access the work." In the Office Action, the Examiner does not identify the particular elements or components of Boesch he is treating as the "content provider site," "payment service provider site," "work," "string," and "destination URL." If the Examiner maintains the rejection over Boesch, he is respectfully requested to supply this information.

<u>Independent Claim 45</u>

The anticipation rejection of Claim 45 is improper because, among other reasons, Boesch does not disclose the following in the context of the other claim limitations: "wherein the server system divides the fee between at least the web site operator and the content provider, such that the web site operator and the content provider each receive a portion of the fee." Indeed, there is no disclosure whatsoever in Boesch of dividing a fee charged to a user for accessing content.

In the Office Action, the Examiner does not identify the particular entities or components of Boesch he is treating as the "content provider," "web site operator," "server system," "content," "payment link," and "fee" recited in Claim 45. If the Examiner maintains the rejection over Boesch, he is respectfully requested to supply this information.

<u>Independent Claim 57</u>

The anticipation rejection of independent Claim 57 is improper because, among other reasons, Boesch does not disclose "charging the user a fee associated with accessing the content," in combination with "dividing the fee between at least the first entity and the second entity, such

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that the first and second entities each receive a portion of the fee," in the context of the other limitations of the claim. As mentioned above, there is no disclosure whatsoever in Boesch of dividing a fee charged to a user for accessing content.

IV.   <u>Conclusion</u>

For the foregoing reasons, Applicants respectfully submit that the anticipation rejection over Boesch is improper, and request that the rejection be withdrawn.

By refraining from separately addressing the dependent claims, Applicants do not imply that the limitations of these claims are disclosed by Boesch. Indeed, the dependent claims recite limitations that provide additional distinctions over Boesch.

If any issues remain that can potentially be resolved by telephone, the Examiner is invited to call Applicants' representative at his direct dial number listed below.

Respectfully submitted,

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